

Appliance & Consumer Electronics Protection

Insurance Product Information Document

Company: This insurance policy is underwritten by AWP P&C S.A. registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Financial Services Register No. 534384.

Product: **Brightcover - Accidental Damage and Extended Warranty**

This document only provides a basic summary of policy cover. The full terms and conditions of the policy are shown in the policy document, which you should read carefully to ensure you have the cover You need.

What is this type of insurance?

Brightcover is an appliance & electronic device protection insurance, for products used for non-commercial purposes such as home appliances, TV, audio devices, computers and electronic devices and includes the following covers and exclusions:



What is insured?

- ✓ Breakdowns from mechanical, electrical and electronic faults.
- ✓ Costs associated with repairing your product, including call out charges, parts and labour.
- ✓ Faults caused by dust and overheating.
- ✓ Faults caused by electrical surge.
- ✓ Food spoilage cover up to £500.
- ✓ Laundry cover up to £150.
- ✓ New-for-old replacement, for example if we cannot repair your product.
- ✓ Replacement for products under £200.
- ✓ 12 months accidental damage for breakdowns caused by liquid spills, liquid penetration, cracked screens and dropped units.
- ✓ Freight of your faulty product, within the United Kingdom, to an authorised service centre.



What is not insured?

- ✗ Faults to your product covered by the manufacturer's warranty.
- ✗ Repairs or replacements not authorised by us.
- ✗ Accidental damage after the first 12 months.
- ✗ Accessories, including but not limited to, microphones, cords and cables, ancillary game controllers and memory cards.
- ✗ Intentional or cosmetic damage.
- ✗ Loss, consequential loss or theft.
- ✗ Cost associated with maintenance, cleaning or adjusting your product.
- ✗ Consumables or faults caused by consumables.
- ✗ Battery faults in headphones caused by wear and tear.
- ✗ Software faults or data recovery.
- ✗ Faults to user replaceable batteries, e.g. wear and tear on batteries in cordless vacuums.
- ✗ More than 2 repairs of your product under the 12 months accidental damage cover.



Are there any restrictions on cover?

- ! You must be 18 years old and resident of the United Kingdom (Channel Islands not included).
- ! Your product must have been purchased from Harvey Norman.
- ! An excess of £25, £50 or £100, depending on the price of the product, when making a claim under accidental damage.



Where am I covered?

- ✓ Your product is only covered for accidental damage and/or breakdowns from mechanical, electrical and electronical faults in the United Kingdom, excluding the Channel Islands.



What are my obligations?

- In the case of a claim, you must contact the Customer Service Team to file the claim promptly after an event occurs, to prevent further damage to the product and in accordance with the terms and conditions, and provide any supporting documents requested to enable the claim to be processed.
- At all times you must maintain and use your product as set out in the manufacturer's instruction manual.
- Use your product for non-commercial purposes.



When and how do I pay?

The premium is a single payment and immediately due when purchasing the insurance product and is paid to the retailer.



When does the cover start and end?

Your accidental damage cover starts from the purchase date of your product and ends after 12 months. Your extended warranty cover will start the day after the manufacturer warranty on your product expires and ends after the term chosen by you.



How do I cancel the contract?

You may request to cancel your policy at any time without any cancellation fee. If you wish to cancel during the 45 day cooling off period, please return to the retailer and the retailer will refund the amount you paid for your policy. If you wish to cancel your policy after the 45 day cooling off period, please contact the Customer Service Team on 0800 102 6280. If there is a refund applicable, the Customer Service Team will refund the amount of premium owed to you and your policy will have ended.